

# The County Employment Partnership: Benefits That Work For You

The following is a brief outline of benefits offered. Plan documents/policies govern the actual benefits provided. Benefits are effective July 1, 2008.

## MEDICAL PLANS *(Employee premium paid pre-tax)*

**CIGNA – Six different plans that include alternative medicine benefits & free preventive care**

- **CIGNA Medical Group (CMG) High Option** (in-network only): Choice of 17 clinics; \$15 PCP & \$25 specialist copay; inpatient hospital, \$100 copay & outpatient surgery, \$0 copay.
- **CIGNA Medical Group (CMG) Low Option** (in-network only): Choice of 17 clinics; \$25 PCP & \$45 specialist copay; inpatient hospital \$500/admission copay, then 10%; outpatient surgery \$250/admission copay, then 10%.
- **Open Access Plus In-network (OAPIN) Option** Large network to choose from; \$20 PCP & \$30 specialist copay; inpatient hospital \$200 copay, outpatient surgery \$100 copay.
- **Open Access Plus (OAP) High Option** (in- & out-of-network coverage): Large network to choose from; PCP \$25 & \$35 specialist copay; inpatient hospital \$250/admission copay; outpatient surgery \$100 copay.
- **Open Access Plus (OAP) Low Option** (in- & out-of-network coverage): Large network to choose from; In-network: \$35 PCP & \$50 specialist copay; inpatient hospital \$1,000/admission, then 10%; outpatient \$500, then 10%.
- **Choice Fund Health Savings Account (HSA)** (in- & out of network coverage): Largest network to choose from; In-network: \$1,200 individual & \$2,400 family deductible; preventive care \$0 copay with no deductible; all other in-network care costs 10% after deductible. Uses CIGNA pharmacy plan: generics 30%, preferred brand 40% & non-preferred brand 50%. Preventive generics & preferred brand are free. County contributes \$500 individual or \$1,000 family to H.S.A. (pro-rated by date of hire).

### Medical Coverage Waiver Payment

\$100 per month reimbursement to those covered by other group health insurance. Certain restrictions apply & proof of other medical coverage is required.

## PHARMACY

*(Does not apply if enrolled in Choice Fund H.S.A. medical plan)*

**Two different plans:**

- **Coinurance:** Multi-tier; cost based on drug classification & price of medication; covers generic 25%, preferred brand 30% & non-preferred brand 50%. Uses preferred medication list.
- **Consumer Choice:** Health reimbursement account; County funds pharmacy account \$300 individual/\$500 family, you pay deductible \$300 individual/\$500 family once pharmacy account is used, then you pay 20% based on cost of drug. Preventive generic medications are free.

## VISION PLAN *(Included with all medical plans)*

- **EyeMed In-network:** \$10 copay for annual exam; \$10 copay for standard lenses & frames or contact lens benefit up to \$130 • **Stand-alone vision plan:** Available for purchase by those who waive County medical coverage.

## WELLNESS

- **Health promotions & onsite screenings.**
- **Free gym at two locations available 24/7.**
- **Office ergonomics consultation:** Professional assistance with your workstation configuration to ensure a healthy, comfortable environment.
- **Quit Tobacco Program** provides behavioral modification class and free nicotine replacement products.
- **Waisting Away Program** provides incentive for losing weight through Weight Watchers
- **CIGNA Dental plan** offers a progressive/regressive wellness incentive for participants receiving preventive care annually.
- **Diabetic Management Program** provides free diabetic medications and supplies when certain requirements are met for enrollees in a pharmacy plan. May qualify for reimbursement of up to 9 diabetic-related office visit copays upon completion of Healthy Living Diabetes Care Management Program.

## BEHAVIORAL *(Included with all medical plans)*

- **Magellan Health Services / Employee Assistance Program:** Free, confidential short-term counseling & referral services to assist with personal & work-related issues.
- **Mental Health & Substance Abuse:** In-network Outpatient individual therapy \$10 copay up to 30 visits/year; group therapy \$5 copay up to 60 visits/year; inpatient hospital \$25/day copay up to 30 days/year; intensive outpatient programs \$100 copay.

## DENTAL PLANS *(Employee premium is paid pre-tax)*

- **Employers Dental Services (EDS)** (in-network only)
  - No annual maximum or deductible; \$3 office visit copay; \$0 cleaning, oral exam, x-rays.
  - All covered persons must choose the same dentist.
  - Discounts on orthodontic services & specialty care.
- **CIGNA Dental** (in- & out-of-network)
  - \$2,000 annual maximum.
  - Each covered person can choose own dentist from network.
  - \$50 individual/\$100 family deductible.
  - 100% in-network coverage diagnostic & preventive care; 80% basic restoration & 50% major services. Out-of-network coverage available at 80% diagnostic & preventive care & 60% basic restoration, 50% major services.
  - 50% coverage for orthodontics with a \$3,000 lifetime maximum.
- **Delta Dental** (in- & out-of-network)
  - Same coverage as CIGNA Dental, except coverage for in- and out-of-network services is at the same level, 100% diagnostic & preventive care, 80% basic restoration & 50% major services.

## FLEXIBLE SPENDING ACCOUNTS

- **Health Care FSA:** Set aside up to \$5,200 tax-free a year to pay for uncovered medical, dental &/or vision expenses incurred by you or your IRS-eligible dependent(s).
- **Dependent/Elder Care FSA:** Set aside up to \$5,000 tax-free a year to pay for expenses related to the care of your dependent(s) so you can work.

## GROUP LEGAL PLAN

- Legal services plan that provides legal representation for you at an affordable price!

## LIFE INSURANCE

### Basic Life and AD&D

- County pays 100% of premium for coverage amount of your annual salary.

### Supplemental Life

- Choose up to five times your salary, up to \$1,000,000 when combined with basic life.
- Dependent life for spouse & children available.
- AD&D coverage available for employee and/or family

## DISABILITY

### Short-Term Disability

- Choice of 4 Plans: 40%, 50%, 60% or 70% of weekly salary.
- Low premiums & benefit not subject to tax.

### Long-Term Disability

- Provided to members of the Arizona State Retirement System. The County matches your premium.

## RETIREMENT & PENSION

Eligible employees may be covered by a state-sponsored retirement plan & the County shares the cost.

- **Deferred Compensation Program**
  - Maximum contribution determined by age & earnings.
  - Choose from more than 30 no-load funds.
  - Personal brokerage account available.
- **Post-Employment Health Plan**
  - Provides \$10,000 contribution to a PEHP at retirement when employee saves 1,000 hours of Medical Family Leave.

## COUNTY EXTRAS

### Holidays (*10 paid per year*)

New Year's Day, Martin Luther King Jr./Civil Rights Day, Presidents' Day, Memorial Day, Independence Day, Labor Day, Columbus Day, Veterans' Day, Thanksgiving Day, Christmas Day

### Personal Time Off (*Based on a 40-hour week*)

- Three weeks a year for the first three years.
- Progressive to more than five weeks a year for 19 years & over.

### Medical Family Leave

- In addition to personal time off (based on a 40-hour week).
- Five days a year for the first three years.
- Progressive, up to seven & one-half days a year for six years & over.

## Subsidized Bus, Vanpool & Commuter Program:

- Guaranteed ride home to participating employees.
- County pays 100% of Valley Metro fares.
- Up to \$56 a month for vanpools.

## Rewards for Employee Suggestions

- Incentives for ideas of improvements resulting in cost reduction through increased efficiency & productivity.
- Rewards of up to \$2,500.

## SAVINGS

### Auto, Home & Renters Insurance

- Group rates through Liberty Mutual

## ESMA (Employee Services Management Association) Discounts

- Savings on products & services including sporting events, travel, entertainment, dining, health & fitness, local attractions & more.

## MariSol Federal Credit Union

- Owned & controlled by the credit union members, offers a wide range of low-cost financial services.

## TRAINING & DEVELOPMENT

- Up to \$5,000 a year for job-related tuition reimbursement.
- In-house training & career development.